

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-10317-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank T. Bitsko
4 Maple Lane
Howell, NJ 07731

Susan J. Bitsko
4 Maple Lane
Howell, NJ 07731

Social Security No.:

xxx-xx-8354

xxx-xx-7014

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/20/24
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: January 16, 2024

JAN: wdr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Frank T. Bitsko
Susan J. Bitsko
Debtors

Case No. 24-10317-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 16, 2024

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank T. Bitsko, Susan J. Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134104	+ Belgrade Tax Collector's Office, 990 Augusta Road, Belgrade, ME 04917-3834
520134106	+ Beneficiaries of E/O John A. Hawkins, John Albert Ty Hawkins 396 20th Avenue, Brick, NJ 08724-2223
520134107	+ Beneficiaries of E/O John A. Hawkins, Maximillian Jack Hawkins, 403 Barton Avenue, Point Pleasant , NJ 08742-2115
520136534	+ Collin Bitsko, 4 Maple Lane, Howell, NJ 07731-1308
520134113	+ FIG 20, LLC FBO SEC PTY, PO Box 12225, Newark, NJ 07101-3411
520134115	+ Howell Township - Div Code Enforcement, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2024 22:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 16 2024 22:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520134108	Email/Text: rm-bknotices@bridgecrest.com	Jan 16 2024 22:58:00	Bridge Crest, PO Box 842695, Los Angeles, CA 90084-2695
520134109	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2024 23:08:11	Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
520134111	Email/PDF: creditonebknotifications@resurgent.com	Jan 16 2024 23:18:52	Credit One Bank, Customer Service PO Box 98873, Las Vegas, NV 89193-8873
520134110	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 16 2024 22:56:00	Cardinal Financial Company, Correspondence - Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520134112	+ Email/Text: EBN@edfinancial.com	Jan 16 2024 22:56:00	ED Financial Services, LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
520134114	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 16 2024 22:57:00	GM Financial, Customer Service PO Box 183593, Arlington, TX 76096-3593
520134116	Email/Text: BankruptcyEast@firstenergycorp.com	Jan 16 2024 22:57:00	JCP&L, Customer Service PO Box 16001, Reading, PA 19612-6001
520134117	^ MEBN	Jan 16 2024 22:33:21	KML Law Group, P.C., Attys for Cardinal Financial Co., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
520134118	Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 23:07:54	LVNV Funding, LLC, Assignee of Credit One

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			Bank, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
520134119	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 16 2024 23:07:40	Merrick Bank, Customer Service PO Box 9201, Old Bethpage, NY 11804-9001
520134120	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Credit Management, Inc, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
520134121	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Credit Managment, 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271
520134122	Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2024 22:58:00	Midland Funding, LLC, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
520134123	+ Email/Text: csc.bankruptcy@amwater.com	Jan 16 2024 22:59:00	New Jersey American Water, Customer Service PO Box 2798, Camden, NJ 08101-2700
520134125	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 16 2024 22:48:13	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
520134128	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Capital One #B176214, 7 Entin Rd, Parsippany, NJ 07054-5020
520134127	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Midland Credit #B307855, 7 Entin Rd, Parsippany, NJ 07054-5020
520134126	Email/Text: signed.order@pfwattorneys.com	Jan 16 2024 22:56:00	Pressler Felt & Warshaw, LLP, Attys For Midland Funding #B197668, 7 Entin Rd, Parsippany, NJ 07054-5020
520134129	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 16 2024 23:07:33	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520134124	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 16 2024 22:56:00	NJ Division of Taxation, Bankruptcy Section PO Box 245, Trenton, NJ 08646-0245
520134130	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 16 2024 23:08:03	Secretary of Housing & Urban Development, For Partial Claim Mtgs 451 Seventh St SW, Washington, DC 20410-0002
520134131	+ Email/Text: taxcollections@twp.howell.nj.us	Jan 16 2024 22:59:00	Township of Howell - Tax Collector, 4567 Route 9 North, 2nd Fl, Howell, NJ 07731-3382
520135691	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 16 2024 23:08:03	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520134132	+ Email/Text: LCI@upstart.com	Jan 16 2024 22:56:00	Upstart Network Inc., PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520134105	##+	Beneficiaries of E/O John A. Hawkins, Sara Hawkins 10 Autumntide Dr #1000, Lakewood, NJ 08701-7523

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Peter Broege	on behalf of Debtor Frank T. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
Peter Broege	on behalf of Joint Debtor Susan J. Bitsko pbroege@bnfsbankruptcy.com g1580@notify.cincompass.com;broege.peterj.b127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4